

# United States Bankruptcy Court Middle District of Pennsylvania

## Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): <b>Stuart, Keith Charles</b>				Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Stuart, Helene Carrie</b>			
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): <b>aka Keith C. Stuart; aka Keith Stuart</b>				All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): <b>aka Helene C. Stuart, aka Helene Stuart; aka Helene Carrie McFarlane; aka Helene C. McFarlane; aka Helene McFarlane</b>			
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): <b>4751</b>				Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): <b>4337</b>			
Street Address of Debtor (No. and Street, City, and State) <b>3113 Hollow Drive East Stroudsburg, PA</b>				Street Address of Joint Debtor (No. and Street, City, and State) <b>3113 Hollow Drive East Stroudsburg, PA</b>			
ZIP CODE <b>18301</b>				ZIP CODE <b>18301</b>			
County of Residence or of the Principal Place of Business: <b>Monroe</b>				County of Residence or of the Principal Place of Business: <b>Monroe</b>			
Mailing Address of Debtor (if different from street address):				Mailing Address of Joint Debtor (if different from street address):			
ZIP CODE				ZIP CODE			
Location of Principal Assets of Business Debtor (if different from street address above):				ZIP CODE			
<b>Type of Debtor</b> (Form of Organization) (Check <b>one</b> box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)		<b>Nature of Business</b> (Check <b>one</b> box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input checked="" type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other <b>N.A.</b>		<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding			
<b>Chapter 15 Debtors</b>  Country of debtor's center of main interests: _____  Each country in which a foreign proceeding by, regarding, or against debtor is pending: _____		<b>Tax-Exempt Entity</b> (Check box, if applicable)  <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code)		<b>Nature of Debts</b> (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.			
<b>Filing Fee</b> (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached  <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.				<b>Chapter 11 Debtors</b> <b>Check one box:</b> <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101(51D) <input type="checkbox"/> Debtor is not a small business as defined in 11 U.S.C. § 101(51D) <b>Check if:</b> <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment on 4/01/16 and every three years thereafter). <b>Check all applicable boxes</b> <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).			
<b>Statistical/Administrative Information</b> <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.							<b>THIS SPACE IS FOR COURT USE ONLY</b>
<b>Estimated Number of Creditors</b> <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000							
<b>Estimated Assets</b> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion							
<b>Estimated Liabilities</b> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion							

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>Keith Charles Stuart &amp; Helene Carrie Stuart</b>	
<b>All Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet)			
Location Where Filed: <b>District of Arizona</b>	Case Number: <b>2:93-01150</b>	Date Filed:	
Location Where Filed: <b>N.A.</b>	Case Number:	Date Filed:	
<b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor</b> (If more than one, attach additional sheet)			
Name of Debtor: <b>NONE</b>	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
<b>Exhibit A</b>  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)  <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		<b>Exhibit B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. § 342(b).  <div style="display: flex; justify-content: space-between;"> <div style="width: 60%;"> <input checked="" type="checkbox"/> <u>/s/ Vincent Rubino, Esq.</u>            Signature of Attorney for Debtor(s)         </div> <div style="width: 35%; text-align: right;"> <u>7/24/2015</u>            Date         </div> </div>	
<b>Exhibit C</b> Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?  <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition.  <input checked="" type="checkbox"/> No.			
<b>Exhibit D</b> (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)  <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
<b>Information Regarding the Debtor - Venue</b> (Check any applicable box)  <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.  <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.  <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
<b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b> (Check all applicable boxes)  <input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)  <div style="margin-left: 150px;">           _____            (Name of landlord that obtained judgment)         </div> <div style="margin-left: 150px;">           _____            (Address of landlord)         </div> <input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).			

**Voluntary Petition***(This page must be completed and filed in every case)*

Name of Debtor(s):

Keith Charles Stuart &amp; Helene Carrie Stuart

**Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Keith Charles Stuart

Signature of Debtor

X /s/ Helene Carrie Stuart

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

7/24/2015

Date

**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only **one** box.)

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 of title 11 are attached.



Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

(Date)

**Signature of Attorney\***X /s/ Vincent Rubino, Esq.

Signature of Attorney for Debtor(s)

VINCENT RUBINO, ESQ. 49628

Printed Name of Attorney for Debtor(s)

Newman, Williams, Mishkin, Corveleyn, Wolfe & Fareri, P.C

Firm Name

712 Monroe Street

Address

Stroudsburg, PA 18360570-421-9090

Telephone Number

7/24/2015

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

**Signature of Non-Attorney Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, (2) I prepared this document for compensation, and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. § 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.*

UNITED STATES BANKRUPTCY COURT  
Middle District of Pennsylvania

In re Keith Charles Stuart & Helene Carrie  
Stuart Debtor(s)

Case No. \_\_\_\_\_  
(if known)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Keith Charles Stuart  
KEITH CHARLES STUART

7/24/2015

Date: \_\_\_\_\_

UNITED STATES BANKRUPTCY COURT  
Middle District of Pennsylvania

In re Keith Charles Stuart & Helene Carrie  
Stuart Debtor(s)

Case No. \_\_\_\_\_  
(if known)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Joint Debtor: /s/ Helene Carrie Stuart  
HELENE CARRIE STUART

Date: 7/24/2015

In re Keith Charles Stuart & Helene Carrie Stuart  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C – Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
4 bedroom, 2-1/2 bath single-family dwelling located at Estate Lot Site Number 749, Blue Mountain Lake Development, Stroud Township, Monroe County, PA (address: 3113 Hollow Drive, East Stroudsburg, PA).	Tenancy by the Entirety	J	212,000.00	358,900.84
Total >			212,000.00	

(Report also on Summary of Schedules.)



In re Keith Charles Stuart & Helene Carrie Stuart

Debtor

Case No. \_\_\_\_\_

(If known)

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See. 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		Cash in Debtors' possession.	J	80.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Business Savings Acct. #*****9821 - Keith C. Stuart dba Keith Stuart Wells Fargo Bank Stroudsburg, PA	H	0.00
		Business Checking Acct. #*****9177 - Keith C. Stuart dba Keith Stuart Wells Fargo Bank Stroudsburg, PA	H	103.47
		Checking Acct. #*****7487 Wells Fargo Bank Stroudsburg, PA	J	386.86
		Savings Acct. #*****2111 Wells Fargo Bank Stroudsburg, PA	W	432.71
		Checking Acct. #**-****-5644 PNC Bank Stroudsburg, PA	H	1.48
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			

In re Keith Charles Stuart & Helene Carrie Stuart  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
4. Household goods and furnishings, including audio, video, and computer equipment.		Kitchenware & Appliances; Table & Chairs; Living Room Furniture; Bedroom Furniture; Dining Room Furniture; Misc. Household Goods & Furnishings; Vacuum; Groceries; Linens; Cleaning Supplies; Clocks; Music; Movies; Bedding; Telephones; DVD Player. Held for Debtors' personal use, no single item of which exceeds \$550 in value.	J	4,250.00
		2 Laptops; Desk & Chair; Lawn & Garden Equipment; Misc. Tools. Held for Debtors' personal use, no single item of which exceeds \$550 in value.	J	1,000.00
5. Books. Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books; photos. In Debtors' possession.	J	50.00
6. Wearing apparel.		Clothing in Debtors' possession.	J	850.00
7. Furs and jewelry.		Jewelry: watch; 2 wedding bands; engagement ring; misc. gold & costume jewelry. In Debtors' possession.	J	3,400.00
8. Firearms and sports, photographic, and other hobby equipment.		Exercise bike; cameras; treadmill. In Debtors' possession.	J	500.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Union-sponsored Term Life Insurance Policy - NO CASH VALUE	H	1.00
		Whole Life Insurance Policy #***** 668 NY Life Insurance Co. (Outstanding Loan Bal. \$16,403.03)	H	260.79
		Whole Life Insurance Policy #*****297 NY Life Insurance Co. (Value: \$12,1519.01 Outstanding Loan Bal. 11,585.07)	W	344.95

In re Keith Charles Stuart & Helene Carrie Stuart  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
10. Annuities. Itemize and name each issuer.	X	Term Life Insurance Policy - NO CASH VALUE NY Life Insurance Co. Policy No. ****704	H	1.00
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Union-provided Pension - NON-ESTATE PROPERTY Monthly Payments Upon Retirement (Value: \$29,824.14)	H	1.00
		Employer-sponsored 401(k) Plan - NON-ESTATE PROPERTY (Value: \$40,506.72)	H	1.00
		Disability Pension: International Brotherhood of Electrical Workers - NON-ESTATE PROPERTY Joint Debtor receives \$512 monthly.	W	1.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			

In re Keith Charles Stuart & Helene Carrie Stuart

Case No. \_\_\_\_\_

Debtor

(If known)

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. §101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2001 Ford Excursion Sport Utility 4D (leather seats), 118,867 miles, good condition - In Debtors' possession.	H	4,618.00
		2012 Dodge Charger SE Sedan 4D, 27,126 miles, very good condition - In Debtors' possession.	H	15,902.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.		Italian ice cart purchased for \$2800 in 2007 (Value: \$2,000); hot dog cart purchased for \$4500 in 2010 (Value: \$3,500); not presently being used. In Debtors' possession.	H	5,500.00
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
0 continuation sheets attached Total				\$ 37,685.26

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

In re Keith Charles Stuart & Helene Carrie Stuart

Case No. \_\_\_\_\_

Debtor

(If known)

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☒ 11 U.S.C. § 522(b)(2)☐ Check if debtor claims a homestead exemption that exceeds \$155,675\*.☐ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
4 bedroom, 2-1/2 bath single-family dwelling located at Estate Lot Site Number 749, Blue Mountain Lake Development, Stroud Township, Monroe County, PA (address: 3113 Hollow Drive, East Stroudsburg, PA).	11 U.S.C. 522(d)(1)	1.00	212,000.00
Cash in Debtors' possession.	11 U.S.C. 522(d)(5)	80.00	80.00
Kitchenware & Appliances; Table & Chairs; Living Room Furniture; Bedroom Furniture; Dining Room Furniture; Misc. Household Goods & Furnishings; Vacuum; Groceries; Linens; Cleaning Supplies; Clocks; Music; Movies; Bedding; Telephones; DVD Player.	11 U.S.C. 522(d)(3)	4,250.00	4,250.00
2 Laptops; Desk & Chair; Lawn & Garden Equipment; Misc. Tools.	11 U.S.C. 522(d)(3)	1,000.00	1,000.00
Clothing in Debtors' possession.	11 U.S.C. 522(d)(3)	850.00	850.00
Jewelry: watch; 2 wedding bands; engagement ring; misc. gold & costume jewelry. In Debtors' possession.	11 U.S.C. 522(d)(4) 11 U.S.C. 522(d)(4) 11 U.S.C. 522(d)(5)	1,450.00 1,450.00 500.00	3,400.00
Exercise bike; cameras; treadmill. In Debtors' possession.	11 U.S.C. 522(d)(3)	500.00	500.00
Union-sponsored Term Life Insurance Policy - NO CASH VALUE	11 U.S.C. 522(d)(7)	1.00	1.00
Whole Life Insurance Policy #***** 668	11 U.S.C. 522(d)(8)	260.79	260.79
Whole Life Insurance Policy #*****297	11 U.S.C. 522(d)(8)	344.95	344.95
Union-provided Pension - NON-ESTATE PROPERTY	11 U.S.C. 522(d)(10)(E)	1.00	1.00

\*Amount subject to adjustment on 4/01/16 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re Keith Charles Stuart & Helene Carrie Stuart

Case No. \_\_\_\_\_

Debtor

(If known)

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

(Continuation Page)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Employer-sponsored 401(k) Plan - NON-ESTATE PROPERTY	11 U.S.C. 522(d)(10)(E)	1.00	1.00
Italian ice cart purchased for \$2800 in 2007 (Value: \$2,000); hot dog cart purchased for \$4500 in 2010 (Value: \$3,500); not presently being used. In Debtors' possession.	11 U.S.C. 522(d)(5)	5,500.00	5,500.00
Term Life Insurance Policy - NO CASH VALUE	11 U.S.C. 522(d)(7)	1.00	1.00
Business Savings Acct. #*****9821 - Keith C. Stuart dba Keith Stuart	11 U.S.C. 522(d)(5)	1.00	0.00
Business Checking Acct. #*****9177 - Keith C. Stuart dba Keith Stuart	11 U.S.C. 522(d)(5)	103.47	103.47
Checking Acct. #*****7487	11 U.S.C. 522(d)(5)	386.86	386.86
Savings Acct. #*****2111	11 U.S.C. 522(d)(5)	432.71	432.71
Checking Acct. #**-****-5644	11 U.S.C. 522(d)(5)	1.48	1.48
Books; photos. In Debtors' possession.	11 U.S.C. 522(d)(3)	50.00	50.00
Disability Pension: International Brotherhood of Electrical Workers - NON-ESTATE PROPERTY	11 U.S.C. 522(d)(10)(E)	1.00	1.00
2001 Ford Excursion Sport Utility 4D (leather seats), 118,867 miles, good condition - In Debtors' possession.	11 U.S.C. 522(d)(2) 11 U.S.C. 522(d)(5)	3,675.00 943.00	4,618.00
2012 Dodge Charger SE Sedan 4D, 27,126 miles, very good condition - In Debtors' possession.	11 U.S.C. 522(d)(5)	1.00	15,902.00
Total exemptions claimed:		21,786.26	

**B6D (Official Form 6D) (12/07)**In re Keith Charles Stuart & Helene Carrie Stuart,  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 3244 Ally Financial PO Box 380901 Bloomington, MN 55438	H	Incurred: January 30, 2015 Lien: Auto Loan Security: 2012 Dodge Charger  VALUE \$ 15,902.00				20,776.62	4,874.62
ACCOUNT NO. 749 Blue Mountain Lake Club c/o Young & Haros LLC 802 Main Street Stroudsburg, PA 18360-1602	J	Incurred: 2013-2015 Lien: Association Dues Security: Debtors' residence.  VALUE \$ 212,000.00				1,343.39	0.00
ACCOUNT NO. -008 Mercer Trust Company PO Box 9754 Providence, RI 02940	H	Incurred: 2011 & 2013 Lien: 401(k) Loans Security: 401(k) Plan Loan #008 - 2/3/11 - \$5,522.09 Loan #009 - 1/22/13 - \$14,104.28  VALUE \$ 40,506.72				19,626.37	0.00

1 continuation sheets attached

Subtotal >	\$ 41,746.38	\$ 4,874.62
(Total of this page)		
Total >	\$	\$
(Use only on last page)		

(Report also on  
Summary of Schedules)

(If applicable, report  
also on Statistical  
Summary of Certain  
Liabilities and Related  
Data.)

In re Keith Charles Stuart & Helene Carrie Stuart,

Case No. \_\_\_\_\_

Debtor

(If known)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. *668 New York Life PO Box 6916 Cleveland, OH 44101-1916	H	Incurred: October 7, 2010 Lien: Loan Security: Whole Life Insurance Policy ***668  VALUE \$ 260.79			16,403.03	16,142.24
ACCOUNT NO. *297 New York Life PO Box 6916 Cleveland, OH 44101-1916	W	Incurred: October 2, 2010 Lien: Loan Security: Whole Life Insurance Policy ***297  VALUE \$ 344.95			13,008.97	12,664.02
ACCOUNT NO. 5707 PNC Bank 3232 Newmark Drive Miamisburg, OH 45342	J	Incurred: September 2004 Lien: First Mortgage Security: Debtor's residence. Docket No. 727 CV 12 - Mortgage Foreclosure  VALUE \$ 212,000.00			296,078.84	84,078.84
ACCOUNT NO. 7477 PNC Bank 3232 Newmark Drive Miamisburg, OH 45342	J	Incurred: May 2007 Lien: Second Mortgage Security: Debtor's residence.  VALUE \$ 212,000.00			62,822.00	62,822.00 This amount based upon existence of Superior Liens
ACCOUNT NO. V 12 PNC Bank c/o Udren Law Offices 111 Woodcrest Rd Suite 200 Cherry Hill, NJ 08003-3620	J	Incurred: September 2004 Lien: First Mortgage Security: Debtors' residence.  VALUE \$ 212,000.00			Notice Only	Notice Only

Sheet no. 1 of 1 continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

Subtotal (s) >	\$ 388,312.84	\$ 175,707.10
(Total(s) of this page)		
Total(s) (Use only on last page)	\$ 430,059.22	\$ 180,581.72

(Report also on  
Summary of Schedules)

(If applicable, report  
also on Statistical  
Summary of Certain  
Liabilities and Related  
Data.)



In re Keith Charles Stuart & Helene Carrie Stuart  
DebtorCase No. \_\_\_\_\_  
(if known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

\*Amount subject to adjustment on 4/01/16 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

**B6E (Official Form 6E) (04/13) - Cont.**

In re Keith Charles Stuart & Helene Carrie Stuart,  
Debtor

Case No. \_\_\_\_\_  
(if known)

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$6,150\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,775\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 continuation sheets attached

In re Keith Charles Stuart & Helene Carrie Stuart,  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet) Sec. 507(a)(8)**Type of Priority for Claims Listed on This Sheet**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. 4751	J	Incurred: 2014 Consideration: Local Income Tax				930.00	930.00	0.00
Berkheimer Tax Administrator Attn Melissa Rissmiller 50 North Seventh Street Bangor, PA 18013								
ACCOUNT NO. 4751	J	Incurred: 2012-2014 Consideration: Federal Income Tax 2012/2013 - \$12,756.09 2014 - \$3,955.89				16,711.98	16,711.98	0.00
Internal Revenue Service Central Insolvency Insolvency PO Box 7346 Phila., PA 19101-7346								
ACCOUNT NO. 4751	J	Incurred: 2013-2014 Consideration: State Income Tax				2,921.13	2,921.13	0.00
PA Dept of Revenue Department 280946 Attn Bankruptcy Division Harrisburg, PA 17128-0946								
ACCOUNT NO.								

Sheet no. 1 of 1 continuation sheets attached to Schedule of  
Creditors Holding Priority ClaimsSubtotal >  
(Totals of this page)

\$ 20,563.11 \$ 20,563.11 \$ 0.00

(Use only on last page of the completed  
Schedule E.) Report also on the Summary  
of Schedules)

Total &gt;

\$ 20,563.11

(Use only on last page of the completed  
Schedule E. If applicable, report also on  
the Statistical Summary of Certain  
Liabilities and Related Data.)

Totals &gt;

\$ 20,563.11 \$ 0.00

In re Keith Charles Stuart & Helene Carrie Stuart  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 7381 Absolute Resolutions VI/Capital One c/o Pressler and Pressler LLP 7 Entin Road Parsippany, NJ 07054-5020	W	Incurred: 2,251.57 Consideration: Credit card debt - gasoline; groceries & misc. household goods.				2,011.00
ACCOUNT NO. 3436 Capital One PO Box 30253 Salt Lake City, UT 84130	J	Incurred: 2011 Consideration: Credit card purchases.				2,961.00
ACCOUNT NO. 150 Chase Bank USA PO Box 15298 Wilmington, DE 19850	W	Incurred: November 2011 Consideration: Credit card debt - gasoline; groceries & misc. household goods.				1,351.00
ACCOUNT NO. 2412 Chase Bank USA PO Box 15298 Wilmington, DE 19850	H	Incurred: November 2011 Consideration: Credit card debt - gasoline; groceries & misc. household goods.				6,434.00
Subtotal >						\$ 12,757.00
Total >						\$

4 continuation sheets attached

(Use only on last page of the completed Schedule F.)

(Report also on Summary of Schedules and, if applicable, on the Statistical

Summary of Certain Liabilities and Related Data.)

In re Keith Charles Stuart & Helene Carrie Stuart,  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	
ACCOUNT NO. 9213 Chase Freedom PO Box 15298 Wilmington, DE 19850	W	Incurred: November 2011 Consideration: Credit card debt - gasoline; groceries & misc. household goods.				3,057.43	
ACCOUNT NO. 953 Chase/Bank One PO Box 15298 Wilmington, DE 19850	J	Incurred: November 2011 Consideration: Credit card debt - gasoline; groceries & misc. household goods.				3,660.00	
ACCOUNT NO. 68 Commercial Acceptance PO Box 3268 Shiremanstown, PA 17011	W	Incurred: November 2011 Consideration: Unknown Collection Account Debt paid.			X	1.00	
ACCOUNT NO. 9401 Family Care Centers Inc PO Box 827658 Phila., PA 19182-7658	W	Incurred: May 1, 2013 Consideration: Medical services.				250.00	
ACCOUNT NO. 830 Home Depot Citibank PO Box 6497 Sioux Falls, SD 57117	H	Incurred: November 2011 Consideration: Credit card debt - home improvement items				5,939.00	
Sheet no. <u>1</u> of <u>4</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal >	\$ 12,907.43
						Total >	\$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

In re Keith Charles Stuart & Helene Carrie Stuart,  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 391 Household Credit Services PO Box 98706 Las Vegas, IL 89193	J	Incurred: November 2011 Consideration: Credit card debt - gasoline, groceries & misc. household goods.				Notice Only
ACCOUNT NO. 5929 HSBC Bank c/o Midland Funding 8875 Aero Dr Ste 200 San Diego, CA 92123	H	Incurred: 2013 Consideration: Collection account.				3,732.00
ACCOUNT NO. 7311 HSBC Bank PO Box 5253 Carol Stream, IL 60197	J	Incurred: November 2011 Consideration: Credit card debt - gasoline; groceries & misc. household goods.				2,787.61
ACCOUNT NO. 9851 HSBC Bank PO Box 9 Buffalo, NY 14240	H	Incurred: November 2011 Consideration: Credit card debt - gasoline; groceries & misc. household goods. Electrical Workers Mastercard				3,238.00
ACCOUNT NO. 2405 Macys PO Box 8218 Mason, OH 45040	H	Incurred: November 2011 Consideration: Credit card debt - clothing; household goods				1,521.00
Subtotal >						\$ 11,278.61
Total >						\$

Sheet no. 2 of 4 continuation sheets attached  
to Schedule of Creditors Holding Unsecured  
Nonpriority Claims(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

In re Keith Charles Stuart & Helene Carrie Stuart,  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	
ACCOUNT NO. 4747 PNC Bank PO Box 3180 Pittsburgh, PA 15230	H	Incurred: November 2011 Consideration: Credit card debt - gasoline; groceries & misc. household goods.				8,222.00	
ACCOUNT NO. 0057 PNC Card Services PO Box 856177 Louisville, KY 40285	H	Incurred: November 2011 Consideration: Credit card debt - gasoline; groceries & misc. household goods.				8,001.25	
ACCOUNT NO. 8457 Pocono Emerg Physicians c/o NCO Financial Svcs/99 PO Box 15636 Wilmington, DE 19850	W	Incurred: November 2011 Consideration: Medical services.				662.00	
ACCOUNT NO. 7311 Portfolio Recovery/HSBC c/o Carrie Brown Esq 120 Corporate Blvd Norfolk, VA 23502	J	Incurred: November 2011 Consideration: Credit Card - gasoline; groceries & misc. household goods. \$2,787.61				Notice Only	
ACCOUNT NO. 4694 Saint Barnabas Med Ctr c/o PFS Group 2600 North Loop W Ste 150 Houston, TX 77092-8915	W	Incurred: October 14, 2014 Consideration: Medical services.				100.00	
Sheet no. <u>3</u> of <u>4</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal >	\$ 16,985.25
						Total >	\$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

In re Keith Charles Stuart & Helene Carrie Stuart,  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 2085 Sears/Citibank PO Box 6282 Sioux Falls, SD 57117	W	Incurred: November 2011 Consideration: Credit card debt - gasoline; groceries & misc. household goods.				2,404.00
ACCOUNT NO. 878 Sears/Citibank PO Box 6282 Sioux Falls, SD 57117	W	Incurred: November 2011 Consideration: Credit card debt - gasoline; groceries & misc. household goods.				2,830.00
ACCOUNT NO. 780 The Home Depot/CBNA PO Box 6497 Sioux Falls, SD 57117	J	Incurred: November 2011 Consideration: Credit card debt - home improvement items				4,126.00
ACCOUNT NO. 7381 Union Plus Card Household Credit Svcs PO Box 98706 Las Vegas, NV 89193	W	Incurred: November 2011 Consideration: Credit card debt - gasoline; groceries & misc. household goods.				Notice Only
ACCOUNT NO. 9851 Union Plus Credit Card PO Box 80027 Salinas, CA 93912-0027	H	Incurred: November 2011 Consideration: Credit card debt - gasoline; groceries & misc. household goods. Electrical Workers Master Card				Notice Only
Subtotal >						\$ 9,360.00
Total >						\$ 63,288.29

Sheet no. 4 of 4 continuation sheets attached  
to Schedule of Creditors Holding Unsecured  
Nonpriority Claims(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)



In re Keith Charles Stuart & Helene Carrie Stuart

Case No. \_\_\_\_\_

Debtor

(if known)

**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).



Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

In re Keith Charles Stuart & Helene Carrie Stuart

Debtor

Case No. \_\_\_\_\_

(if known)

**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. Bankr. P. 1007(m).

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

**Fill in this information to identify your case:**

Debtor 1 Keith Charles Stuart  
First Name Middle Name Last Name

Debtor 2 Helene Carrie Stuart  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Middle District of PA

Case number \_\_\_\_\_  
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY \_\_\_\_\_

**Official Form B 6I**

**Schedule I: Your Income**

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Employment**

**1. Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

**Employment status**

☒ Employed  
☐ Not employed

☐ Employed  
☒ Not employed

**Occupation**

Electrician

Disabled

**Employer's name**

Eaton Electric, Inc.

**Employer's address**

2345 Hollers Avenue

Number Street

Number Street

Bronx, NY 10475

City State ZIP Code

City State ZIP Code

How long employed there? \_\_\_\_\_

**Part 2: Give Details About Monthly Income**

**Estimate monthly income as of the date you file this form.** If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

**2. List monthly gross wages, salary, and commissions** (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

2. \$ 5,087.42

\$ 0.00

**3. Estimate and list monthly overtime pay.**

3. + \$ 0.00

+ \$ 0.00

**4. Calculate gross income.** Add line 2 + line 3.

4. \$ 5,087.42

\$ 0.00

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here → 4.	\$ 5,087.42	\$ 0.00
<b>5. List all payroll deductions:</b>		
5a. Tax, Medicare, and Social Security deductions	5a. \$ 1,061.82	\$ 0.00
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$ 0.00
5c. Voluntary contributions for retirement plans	5c. \$ 508.74	\$ 0.00
5d. Required repayments of retirement fund loans	5d. \$ 327.10	\$ 0.00
5e. Insurance	5e. \$ 0.00	\$ 0.00
5f. Domestic support obligations	5f. \$ 0.00	\$ 0.00
5g. Union dues	5g. \$ 0.00	\$ 0.00
5h. Other deductions. Specify: ;	5h. + \$ 0.00	+ \$ 0.00
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. \$ 1,897.66	\$ 0.00
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 3,189.76	\$ 0.00
<b>8. List all other income regularly received:</b>		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 0.00	\$ 0.00
8b. Interest and dividends	8b. \$ 0.00	\$ 0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$ 0.00
8d. Unemployment compensation	8d. \$ 490.00	\$ 0.00
8e. Social Security	8e. \$ 0.00	\$ 1,633.00
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: ; SS Disability for 2 Children(\$401 ea.)	8f. \$ 0.00	\$ 802.00
8g. Pension or retirement income	8g. \$ 0.00	\$ 512.00
8h. Other monthly income. Specify: Anticipated Overtime; Workers Comp.	8h. + \$ 550.00	+ \$ 1,733.33
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h. No 2015 Tax Refund	9. \$ 1,040.00	\$ 4,680.33
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 4,229.76	\$ 4,680.33 = \$ 8,910.09
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: 11. + \$ 0.00		
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies		12. \$ 8,910.09 Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form? <input type="checkbox"/> No. <input checked="" type="checkbox"/> Yes. Explain: Unemployment Comp. at Para 8d. prorated over 6 mos. (1/1/-6/30/15). 401(k) Loans prorated over 36 mos. Debtors will lose \$401 in SS income when their son turns 18 2/15/17.		

**Fill in this information to identify your case:**

Debtor 1 Keith Charles Stuart  
First Name Middle Name Last Name

Debtor 2 Helene Carrie Stuart  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Middle District of PA

Case number \_\_\_\_\_  
(If known)

Check if this is:

- ☐ An amended filing
- ☒ A supplement showing post-petition chapter 13 expenses as of the following date:  
10/13/2014  
MM / DD / YYYY
- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

**Official Form B 6J**

**Schedule J: Your Expenses**

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Your Household**

**1. Is this a joint case?**

- ☐ No. Go to line 2.
- ☒ Yes. **Does Debtor 2 live in a separate household?**
- ☒ No
- ☐ Yes. Debtor 2 must file a separate Schedule J.

**2. Do you have dependents?**

Do not list Debtor 1 and Debtor 2.  Do not state the dependents' names.	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Fill out this information for each dependent.....	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
		Son	16	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
		Daughter	14	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
				<input type="checkbox"/> No <input type="checkbox"/> Yes
				<input type="checkbox"/> No <input type="checkbox"/> Yes
				<input type="checkbox"/> No <input type="checkbox"/> Yes

**3. Do your expenses include expenses of people other than yourself and your dependents?**

- ☒ No  
☐ Yes

**Part 2: Estimate Your Ongoing Monthly Expenses**

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form B 6I.)

**4. The rental or home ownership expenses for your residence.** Include first mortgage payments and any rent for the ground or lot.

**Your expenses**

4. \$ 2,295.00

**If not included in line 4:**

4a. Real estate taxes	4a. \$ <u>0.00</u>
4b. Property, homeowner's, or renter's insurance	4b. \$ <u>0.00</u>
4c. Home maintenance, repair, and upkeep expenses	4c. \$ <u>200.00</u>
4d. Homeowner's association or condominium dues	4d. \$ <u>92.00</u>

		<b>Your expenses</b>
5. <b>Additional mortgage payments for your residence</b> , such as home equity loans	5.	\$ 0.00
6. <b>Utilities:</b>		
6a. Electricity, heat, natural gas	6a.	\$ 464.00
6b. Water, sewer, garbage collection	6b.	\$ 120.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$ 367.00
6d. Other. Specify: _____	6d.	\$ 0.00
7. <b>Food and housekeeping supplies</b>	7.	\$ 950.00
8. <b>Childcare and children's education costs</b>	8.	\$ 0.00
9. <b>Clothing, laundry, and dry cleaning</b>	9.	\$ 300.00
10. <b>Personal care products and services</b>	10.	\$ 150.00
11. <b>Medical and dental expenses</b>	11.	\$ 230.00
12. <b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12.	\$ 1,304.00
13. <b>Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13.	\$ 60.00
14. <b>Charitable contributions and religious donations</b>	14.	\$ 40.00
15. <b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a.	\$ 266.00
15b. Health insurance	15b.	\$ 0.00
15c. Vehicle insurance	15c.	\$ 270.00
15d. Other insurance. Specify: _____	15d.	\$ 0.00
16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Local Income Taxes Specify: _____	16.	\$ 50.87
17. <b>Installment or lease payments:</b>		
17a. Car payments for Vehicle 1	17a.	\$ 420.00
17b. Car payments for Vehicle 2	17b.	\$ 0.00
17c. Other. Specify: _____	17c.	\$ 0.00
17d. Other. Specify: _____	17d.	\$ 0.00
18. <b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6I).</b>	18.	\$ 0.00
19. <b>Other payments you make to support others who do not live with you.</b> Specify: _____	19.	\$ 0.00
20. <b>Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>		
20a. Mortgages on other property	20a.	\$ 0.00
20b. Real estate taxes	20b.	\$ 0.00
20c. Property, homeowner's, or renter's insurance	20c.	\$ 0.00
20d. Maintenance, repair, and upkeep expenses	20d.	\$ 0.00
20e. Homeowner's association or condominium dues	20e.	\$ 0.00

21. **Other.** Specify: Parochial School

21. **+\$** 501.67

22. **Your monthly expenses.** Add lines 4 through 21.  
The result is your monthly expenses.

22. **\$** 8,080.54

23. **Calculate your monthly net income.**

23a. Copy line 12 (*your combined monthly income*) from *Schedule I*.

23a. **\$** 8,910.09

23b. Copy your monthly expenses from line 22 above.

23b. **-\$** 8,080.54

23c. Subtract your monthly expenses from your monthly income.  
The result is your *monthly net income*.

23c. **\$** 829.55

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☐ No.

☒ Yes.

Explain here:

Trans.: Bus \$584; Subway \$80; Gas \$520; Maint. \$95  
Parking \$25

# United States Bankruptcy Court

## Middle District of Pennsylvania

In re Keith Charles Stuart & Helene Carrie Stuart  
Debtor

Case No. \_\_\_\_\_

Chapter 13

### SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

#### AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A – Real Property	YES	1	\$ 212,000.00		
B – Personal Property	YES	4	\$ 37,685.26		
C – Property Claimed as exempt	YES	2			
D – Creditors Holding Secured Claims	YES	2		\$ 430,059.22	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	3		\$ 20,563.11	
F - Creditors Holding Unsecured Nonpriority Claims	YES	5		\$ 63,288.29	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	2			\$ 8,910.09
J - Current Expenditures of Individual Debtors(s)	YES	3			\$ 8,080.54
<b>TOTAL</b>		24	\$ 249,685.26	\$ 513,910.62	



# United States Bankruptcy Court

## Middle District of Pennsylvania

In re Keith Charles Stuart & Helene Carrie Stuart  
Debtor

Case No. \_\_\_\_\_

Chapter 13

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 20,563.11
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 20,563.11

**State the Following:**

Average Income (from Schedule I, Line 12)	\$ 8,910.09
Average Expenses (from Schedule J, Line 22)	\$ 8,080.54
Current Monthly Income (from Form 22A-1 Line 11; <b>OR</b> , Form 22B Line 14; <b>OR</b> , Form 22C-1 Line 14 )	\$ 6,930.91

**State the Following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 180,581.72
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 20,563.11	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 63,288.29
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 243,870.01

B6 (Official Form 6 - Declaration) (12/07)

Keith Charles Stuart & Helene Carrie Stuart

In re \_\_\_\_\_  
Debtor

Case No. \_\_\_\_\_  
(If known)

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**  
**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 26 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 7/24/2015

Signature: /s/ Keith Charles Stuart  
Debtor

Date 7/24/2015

Signature: /s/ Helene Carrie Stuart  
(Joint Debtor, if any)

[If joint case, both spouses must sign.]

**DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any,  
of Bankruptcy Petition Preparer

Social Security No.  
(Required by 11 U.S.C. § 110.)

*If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.*

Address

X \_\_\_\_\_  
Signature of Bankruptcy Petition Preparer

\_\_\_\_\_ Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

*If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.*

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.*

**DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP**

I, the \_\_\_\_\_ [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership] of the \_\_\_\_\_ [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets (*total shown on summary page plus 1*), and that they are true and correct to the best of my knowledge, information, and belief.

Date \_\_\_\_\_

Signature: \_\_\_\_\_

\_\_\_\_\_  
[Print or type name of individual signing on behalf of debtor.]

\_\_\_\_\_  
[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

# UNITED STATES BANKRUPTCY COURT

## Middle District of Pennsylvania

In Re Keith Charles Stuart & Helene Carrie StuartCase No. \_\_\_\_\_  
(if known)

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### DEFINITIONS

**"In business."** A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

**"Insider."** The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

#### 1. Income from employment or operation of business

None  
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT	SOURCE	
2015(db)	33,780.50	Eaton Electric	FY: Jan. 1, 2015 to July 20, 2015
2014(db)	97,478.50	Easton Electric	
2013(db)	85,476.00	Eaton Electric \$85,094.00 Business Income: \$382 Gross (\$698 Loss)	
2015(jdb)	0.00	Disabled	
2014(jdb)	0.00	Disabled	

AMOUNT	SOURCE (if more than one)
2013(jdb)      0.00      Disabled	

**2. Income other than from employment or operation of business**

None

☐

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
2013/14 (db) 134,168.00	2013: Pension Distribution: Mercer Trust - \$67,117.00 Unemployment Comp. - \$2,835.00 Gambling Winnings - \$7,850.00 2014: Pension Distribution - \$54,311.00 Unemployment Comp. - \$2,055.00
2015(db)      2,940.00	Unemployment Comp. - \$2,940.00 (4/10/15-6/22/15)
2013/14(jdb) 45,936.00	2013: Social Security Benefits - \$18,984.00 Pension Benefits - \$7,680.00 2014: Social Security Benefits - \$19,272.00
2015(jdb)      4,547.00	Monthly Social Security Disability Benefits - \$1,633.00 Monthly Workers' Comp. - \$1,600.00 Monthly Pension Benefits - \$512.00 Monthly Social Security Benefits for 2 Children - \$802 (\$401 ea. for 2 children)

None

**3. Payments to creditors**☐*Complete a. or b., as appropriate, and c.*

*a. Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Ally Financial PO Box 380901 Bloomington, MN 55438	Monthly	420.25	20,776.62

None

☒

*b. Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

*\*Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after date of adjustment.*

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
------------------------------------------------------------	-------------------	-------------	--------------------

None

☒

*c. All debtors:* List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
------------------------------------------------------------	-------------------	-------------	--------------------

**4. Suits and administrative proceedings, executions, garnishments and attachments**

None

☐

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
PNC Bank, NA v. Helene C. Stuart and Keith C. Stuart Docket No. 727 CV 12	Complaint in Mortgage Foreclosure	Court of Common Pleas of Monroe County Stroudsburg, PA 18360	Complaint filed 1/31/12; Pending.
Blue Mountain Lake Club vs. Keith C. Stuart and Helene C. Stuart No. MJ-43302-CV0000339-2013	Civil Complaint	Hon. C. Daniel Higgins, Jr. 1211 North 5th Street Suite 103 Stroudsburg, PA 18360	Pending
Absolute Resolutions VI, LLC vs. Helen C. Stuart No. MJ-43302-CV-195-2014	Civil Complaint	Hon. C. Daniel Higgins, Jr. 1211 North 5th Street Suite 103 Stroudsburg, PA 18360	Judgment Awarded 12/10/14
Helene Stuart vs. KMC Contractors	DJ Complaint	District Justice Wind Gap, PA	Judgment Entered 12/8/14 \$287 Paid to Debtors Dec. 2014
Portfolio Recovery Associates, LLC vs. Helene C. Stuart and Keith C. Stuart No. 20892 CV 2014	Civil Complaint	Court of Common Pleas of Monroe County Stroudsburg, PA	Pending

None

☒

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
------------------------------------------------------------------------	--------------------	--------------------------------------

**5. Repossessions, foreclosures and returns**

None



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND  
ADDRESS OF  
CREDITOR OR SELLER

DATE OF REPOSESSION,  
FORECLOSURE SALE,  
TRANSFER OR RETURN

DESCRIPTION AND  
VALUE OF PROPERTY

**6. Assignments and Receiverships**

None



a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND  
ADDRESS OF  
ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF  
ASSIGNMENT  
OR SETTLEMENT

None



b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND  
ADDRESS OF  
CUSTODIAN

NAME AND LOCATION  
OF COURT CASE TITLE  
& NUMBER

DATE OF  
ORDER

DESCRIPTION AND  
VALUE OF PROPERTY

**7. Gifts**

None



List all gifts or charitable contributions made within one year immediately preceding the commencement of this case, except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND  
ADDRESS OF  
PERSON OR ORGANIZATION

RELATIONSHIP  
TO DEBTOR, IF ANY

DATE OF  
GIFT

DESCRIPTION AND  
VALUE OF GIFT

**8. Losses**

None



List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION  
AND VALUE  
OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES, AND, IF LOSS  
WAS COVERED IN WHOLE OR IN PART BY  
INSURANCE, GIVE PARTICULARS

DATE OF  
LOSS

**9. Payments related to debt counseling or bankruptcy**

None



List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS  
OF PAYEE

DATE OF PAYMENT,  
NAME OF PAYOR IF  
OTHER THAN DEBTOR

AMOUNT OF MONEY OR  
DESCRIPTION AND  
VALUE OF PROPERTY

Cricket Debt Counseling

December 7, 2014

\$20.00

Cricket Debt Counseling

July 23, 2015

\$20.00

**10. Other transfers**

None



a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE,  
RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY  
TRANSFERRED AND  
VALUE RECEIVED

Unrelated Third Party - Dealer  
Relationship: None

April 2014

2001 Ford Expedition Sport Utility  
4D  
\$2,000 trade-in value  
(Purchased 2001 Ford Excursion  
XLT Sport Utility 4D)



b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

None



NAME OF TRUST OR OTHER DEVICE

DATE(S) OF  
TRANSFER(S)

AMOUNT OF MONEY OR  
DESCRIPTION AND  
VALUE OF PROPERTY OR  
DEBTOR'S INTEREST IN PROPERTY

#### 11. Closed financial accounts

None



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND  
ADDRESS OF  
INSTITUTION

TYPE OF ACCOUNT, LAST FOUR  
DIGITS OF ACCOUNT NUMBER,  
AND AMOUNT OF FINAL BALANCE

AMOUNT AND  
DATE OF SALE  
OR CLOSING

#### 12. Safe deposit boxes

None



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND  
ADDRESS OF BANK  
OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF  
THOSE WITH ACCESS TO BOX  
OR DEPOSITORY

DESCRIPTION OF  
CONTENTS

DATE OF  
TRANSFER OR  
SURRENDER, IF ANY

#### 13. Setoffs

None



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE  
OF  
SETOFF

AMOUNT  
OF  
SETOFF

**14. Property held for another person**

None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
Debtors' children.	Personal belongings. \$2,500.00	Debtors' residence.

**15. Prior address of debtor**

None ☐

☒ If the debtor has moved within the three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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**16. Spouses and Former Spouses**

None ☐

☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME
------

**17. Environmental Sites**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None ☐

☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None



SITE NAME  
AND ADDRESS

NAME AND ADDRESS  
OF GOVERNMENTAL UNIT

DATE OF  
NOTICE

ENVIRONMENTAL  
LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

None



NAME AND ADDRESS  
OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

### 18. Nature, location and name of business

None



a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Keith C.Stuart	***-**-4751	617 Blue Mountain Lake East Stroudsburg, PA 18301	Italian Ice Cart (sole proprietorship)	2008 - Present

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None



NAME

ADDRESS

**[Questions 19 - 25 are not applicable to this case]**

\* \* \* \* \*

*[If completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	<u>7/24/2015</u>	Signature of Debtor	<u>/s/ Keith Charles Stuart</u> <u>KEITH CHARLES STUART</u>
Date	<u>7/24/2015</u>	Signature of Joint Debtor	<u>/s/ Helene Carrie Stuart</u> <u>HELENE CARRIE STUART</u>

0 continuation sheets attached

**Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §152 and 3571**

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**DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and required under 11U.S.C. §§ 110(b), 110(h), and 342(b); (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section.

\_\_\_\_\_  
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

\_\_\_\_\_  
Social Security No. (Required by 11 U.S.C. § 110(c).)

*If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.*

\_\_\_\_\_  
Address

X  
Signature of Bankruptcy Petition Preparer

\_\_\_\_\_  
Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

***A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. §156.***

KEITH CHARLES STUART 3113 HOLLOW DRIVE EAST STROUDSBURG, PA 18301	COMMERCIAL ACCEPTANCE PO BOX 3268 SHIREMANSTOWN, PA 17011	NEW YORK LIFE PO BOX 6916 CLEVELAND, OH 44101-1916
HELENE CARRIE STUART 3113 HOLLOW DRIVE EAST STROUDSBURG, PA 18301	FAMILY CARE CENTERS INC PO BOX 827658 PHILA., PA 19182-7658	PA DEPT OF REVENUE DEPARTMENT 280946 ATTN BANKRUPTCY DIVISION HARRISBURG, PA 17128-0946
VINCENT RUBINO, ESQ. NEWMAN, WILLIAMS, MISHKIN, CORVELEYN, WOLFE & FARERI, P.C 712 MONROE STREET STROUDSBURG, PA 18360	HOME DEPOT CITIBANK PO BOX 6497 SIOUX FALLS, SD 57117	PNC BANK 3232 NEWMARK DRIVE MIAMISBURG, OH 45342
ABSOLUTE RESOLUTIONS VI/CAPITAL ONE C/O PRESSLER AND PRESSLER LLP 7 ENTIN ROAD PARSIPPANY, NJ 07054-5020	HOUSEHOLD CREDIT SERVICES PO BOX 98706 LAS VEGAS, IL 89193	PNC BANK C/O UDREN LAW OFFICES 111 WOODCREST RD SUITE 200 CHERRY HILL, NJ 08003-3620
ALLY FINANCIAL PO BOX 380901 BLOOMINGTON, MN 55438	HSBC BANK C/O MIDLAND FUNDING 8875 AERO DR STE 200 SAN DIEGO, CA 92123	PNC BANK PO BOX 3180 PITTSBURGH, PA 15230
BERKHEIMER TAX ADMINISTRATOR ATTN MELISSA RISSMILLER 50 NORTH SEVENTH STREET BANGOR, PA 18013	HSBC BANK PO BOX 5253 CAROL STREAM, IL 60197	PNC CARD SERVICES PO BOX 856177 LOUISVILLE, KY 40285
BLUE MOUNTAIN LAKE CLUB C/O YOUNG & HAROS LLC 802 MAIN STREET STROUDSBURG, PA 18360-1602	HSBC BANK PO BOX 9 BUFFALO, NY 14240	POCONO EMERG PHYSICIANS C/O NCO FINANCIAL SVCS/99 PO BOX 15636 WILMINGTON, DE 19850
CAPITAL ONE PO BOX 30253 SALT LAKE CITY, UT 84130	INTERNAL REVENUE SERVICE CENTRAL INSOLVENCY INSOLVENCY PO BOX 7346 PHILA., PA 19101-7346	PORTFOLIO RECOVERY/HSBC C/O CARRIE BROWN ESQ 120 CORPORATE BLVD NORFOLK, VA 23502
CHASE BANK USA PO BOX 15298 WILMINGTON, DE 19850	MACYS PO BOX 8218 MASON, OH 45040	SAINT BARNABAS MED CTR C/O PFS GROUP 2600 NORTH LOOP W STE 150 HOUSTON, TX 77092-8915
CHASE FREEDOM PO BOX 15298 WILMINGTON, DE 19850	MERCER TRUST COMPANY PO BOX 9754 PROVIDENCE, RI 02940	SEARS/CITIBANK PO BOX 6282 SIOUX FALLS, SD 57117
CHASE/BANK ONE PO BOX 15298 WILMINGTON, DE 19850	NEW YORK LIFE PO BOX 6916 CLEVELAND, OH 44101-1916	THE HOME DEPOT/CBNA PO BOX 6497 SIOUX FALLS, SD 57117

UNION PLUS CARD  
HOUSEHOLD CREDIT SVCS  
PO BOX 98706  
LAS VEGAS, NV 89193  
UNION PLUS CREDIT CARD  
PO BOX 80027  
SALINAS, CA 93912-0027

**UNITED STATES BANKRUPTCY COURT**  
**Middle District of Pennsylvania**

In re Keith Charles Stuart & Helene Carrie Stuart,  
Debtor

Case No. \_\_\_\_\_

Chapter 13

**VERIFICATION OF LIST OF CREDITORS**

I hereby certify under penalty of perjury that the attached List of Creditors which consists of 2 pages, is true, correct and complete to the best of my knowledge.

Date 7/24/2015

Signature  
of Debtor

/s/ Keith Charles Stuart

KEITH CHARLES STUART

Date 7/24/2015

Signature  
of Joint Debtor

/s/ Helene Carrie Stuart

HELENE CARRIE STUART

Vincent Rubino, Esq.  
Newman, Williams,  
Mishkin, Corveleyn,  
Wolfe & Fareri, P.C  
712 Monroe Street  
Stroudsburg, PA 18360  
570-421-9090

# United States Bankruptcy Court

## Middle District of Pennsylvania

In re Keith Charles Stuart & Helene Carrie Stuart

Case No. \_\_\_\_\_

Chapter 13

Debtor(s)

### DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept ..... \$ 4,000.00

Prior to the filing of this statement I have received ..... \$ 0.00

Balance Due ..... \$ 4,000.00

2. The source of compensation paid to me was:

☒ Debtor ☐ Other (specify)

3. The source of compensation to be paid to me is:

☐ Debtor ☒ Other (specify) Charles J. DeHart, III, Trustee

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

Filing Fee

Credit Report(s); Credit Counseling

Representation of Debtor(s) in adversary proceedings and any other contested bankruptcy matters, and preparation of reaffirmation agreements.

#### CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in the bankruptcy proceeding.

7/24/2015

*Date*

/s/ Vincent Rubino, Esq.

*Signature of Attorney*

Newman, Williams, Mishkin, Corveleyn, Wolfe & Fareri, P.C.

*Name of law firm*



**Fill in this information to identify your case:**

Debtor 1 Keith Charles Stuart  
First Name Middle Name Last Name

Debtor 2 Helene Carrie Stuart  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Middle District of PA  
(State)

Case number \_\_\_\_\_  
(If known)

**Check as directed in lines 17 and 21:**

According to the calculations required by this Statement:

- ☒ 1. Disposable income is not determined under 11 U.S.C. § 1325(b)(3).
- ☐ 2. Disposable income is determined under 11 U.S.C. § 1325(b)(3).
- 
- ☒ 3. The commitment period is 3 years.
- ☐ 4. The commitment period is 5 years.

☐ Check if this is an amended filing

**Official Form 22C-1**

**Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period**

12/14

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).


**Part 1: Calculate Your Average Monthly Income**

1. **What is your marital and filing status?** Check one only.

- ☐ **Not married.** Fill out Column A, lines 2-11.
- ☒ **Married.** Fill out both Columns A and B, lines 2-11.

**Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case.** 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
2. <b>Your gross wages, salary, tips, bonuses, overtime, and commissions</b> (before all payroll deductions).	\$ 4,707.58	\$ 0.00
3. <b>Alimony and maintenance payments.</b> Do not include payments from a spouse if Column B is filled in.	\$ 0.00	\$ 0.00
4. <b>All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support.</b> Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	\$ 0.00	\$ 0.00
5. <b>Net income from operating a business, profession, or farm</b>		
Gross receipts (before all deductions)	\$ 0.00	
Ordinary and necessary operating expenses	– \$ 0.00	
Net monthly income from a business, profession, or farm	\$ 0.00	\$ 0.00
6. <b>Net income from rental and other real property</b>		
Gross receipts (before all deductions)	\$ 0.00	
Ordinary and necessary operating expenses	– \$ 0.00	
Net monthly income from rental or other real property	\$ 0.00	\$ 0.00

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
7. <b>Interest, dividends, and royalties</b>	\$ 0.00	\$ 0.00
8. <b>Unemployment compensation</b>	\$ 490.00	\$ 0.00
Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: 		
For you .....	\$ 0.00	
For your spouse .....	\$ 0.00	
9. <b>Pension or retirement income.</b> Do not include any amount received that was a benefit under the Social Security Act.	\$ 0.00	\$ 0.00
10. <b>Income from all other sources not listed above.</b> Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total on line 10c.		
10a. <u>Workers' Comp.</u>	\$ 0.00	\$ 1,733.33
10b. _____	\$ 0.00	\$ 0.00
10c. Total amounts from separate pages, if any.	<b>+</b> \$ 0.00	<b>+</b> \$ 0.00
11. <b>Calculate your total average monthly income.</b> Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.	\$ 5,197.58	\$ 1,733.33
	<b>+</b>	<b>=</b> \$ 6,930.91
		Total average monthly income

**Part 2: Determine How to Measure Your Deductions from Income**

12. **Copy your total average monthly income from line 11.** ..... \$ 6,930.91

13. **Calculate the marital adjustment.** Check one:

☐ You are not married. Fill in 0 in line 13d.

☒ You are married and your spouse is filing with you. Fill in 0 in line 13d.

☐ You are married and your spouse is not filing with you.

Fill in the amount of the income listed in line 11, Column B, that was NOT regularly paid for the household expenses of you or your dependents, such as payment of the spouse's tax liability or the spouse's support of someone other than you or your dependents.

In lines 13a-c, specify the basis for excluding this income and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page.

If this adjustment does not apply, enter 0 on line 13d.

13a. _____	\$ _____
13b. _____	\$ _____
13c. _____	<b>+</b> \$ _____
13d. Total .....	\$ 0.00

Copy here. ➡ 13d. — 0.00

14. **Your current monthly income.** Subtract line 13d from line 12. 14. \$ 6,930.91

15. **Calculate your current monthly income for the year.** Follow these steps:

15a. Copy line 14 here ➡ ..... 15a. \$ 6,930.91

Multiply line 15a by 12 (the number of months in a year).

15b. The result is your current monthly income for the year for this part of the form. 15b. \$ 83,170.92

16. Calculate the median family income that applies to you. Follow these steps:

- 16a. Fill in the state in which you live. Pennsylvania
- 16b. Fill in the number of people in your household. 4
- 16c. Fill in the median family income for your state and size of household.....16c. \$ 85,765.00  
 To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

17. How do the lines compare?

- 17a. ☒ Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, *Disposable income is not determined under 11 U.S.C. § 1325(b)(3)*. **Go to Part 3.** Do NOT fill out *Calculation of Disposable Income* (Official Form 22C-2).
- 17b. ☐ Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, *Disposable income is determined under 11 U.S.C. § 1325(b)(3)*. **Go to Part 3 and fill out Calculation of Disposable Income (Official Form 22C-2).** On line 39 of that form, copy your current monthly income from line 14 above.

**Part 3: Calculate Your Commitment Period Under 11 U.S.C. §1325(b)(4)**

18. Copy your total average monthly income from line 11. .... 18. \$ 6,930.91

19. Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13d.

If the marital adjustment does not apply, fill in 0 on line 19a.

19a. = \$ 0.00

Subtract line 19a from line 18.

19b. \$ 6,930.91

20. Calculate your current monthly income for the year. Follow these steps:

20a. Copy line 19b..... 20a. \$ 6,930.91

Multiply by 12 (the number of months in a year).

x 12

20b. The result is your current monthly income for the year for this part of the form.

20b. \$ 83,170.92

20c. Copy the median family income for your state and size of household from line 16c. ....

\$ 85,765.00

21. How do the lines compare?

- ☒ Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, *The commitment period is 3 years*. Go to Part 4.
- ☐ Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, *The commitment period is 5 years*. Go to Part 4.

**Part 4: Sign Below**

By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.

/s/ Keith Charles Stuart  
 Signature of Debtor 1

/s/ Helene Carrie Stuart  
 Signature of Debtor 2

Date 7/24/2015  
 MM / DD / YYYY

Date 7/24/2015  
 MM / DD / YYYY

If you checked 17a, do NOT fill out or file Form 22C-2.

If you checked 17b, fill out Form 22C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.